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premium was raised. There is a specific qualification that notice must be given which to me would indicate an increase in premium, Senator, but very honestly, I am not that much of an insurance expert, like I say.

SENATOR BARNETT: But they would have the option, otherwise, the insurance companies would be mandated to tell these people you have an option to continue coverage, and if they wish, they would give the premium cost or you would be dropped at this age of 23, is that right?

SENATOR MURPHY: Any child at age 23 is dropped from a family group policy, as such. He is considered an adult. So this is the condition. He must remain dependent and single.

SENATOR BARNETT: Okay, Senator Dworak and Senator Murphy...Senator Murphy.

SENATOR MURPHY: Yes.

SENATOR BARNETT: If you can answer the question, Senator Dworak brought up something about between 19 and 23. Did I understand that correctly that there is no coverage? Maybe Senator Dworak can answer that better. One of the two of you, try to clear me up on what 19 to 23 is, what you are talking about?

SENATOR DWORAK: Senator Barnett, there is no option at age 23. The question that you asked specifically of Senator Murphy is that at age 23, then would the insurance company have the option to extend the coverage or would the individual have the option to take the coverage or not take the coverage? Under this bill, there is no option. Coverage must be extended. The individual must pay for it. There is no option. If I am wrong, I will be corrected but this is taking the option away. This is mandating the coverage, which is consequently mandating the premiums.

SENATOR BARNETT: I would agree with you...

SENATOR DWORAK: This a great bill for the insurance industry.

SENATOR BARNETT: I would agree with you if that is the case. I thought from listening to testimony and, Senator Murphy, maybe you can, through your Committee hearing this, maybe you can tell us if this is right. If it mandates it, it would be a bad situation.

SENATOR MURPHY: Senator, it was my understanding that it mandated that the option must be offered. That if the party wished to exercise the option, then they had to give notice and that otherwise it was not a mandate that the coverage be extended unless the party required it. Now, I am sorry as I say that this kind of a detail was not raised in the Committee hearing but it was not.

SENATOR BARNETT: Mr. President, could I have Senator Dworak, continue with him. Senator Dworak, would you point out in